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(IJEPC)**www.ijepe.com**DESIGNING DIGITAL BUSINESS MODELS FOR GEN Z:
A CUSTOMER-CENTRIC APPROACH TO ENGAGEMENT**Norliza Ramli^{1*}

¹ Department of Marketing, Kolej Profesional MARA Seri Iskandar, 32610 Bandar Seri Iskandar, Perak
Email: norliza.ramli@mara.gov.my

* Corresponding Author

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DOI: 10.35631/IJEPC.1059092**This work is licensed under** [CC BY 4.0](https://creativecommons.org/licenses/by/4.0/)**Abstract:**

As the digital economy accelerates, Malaysian SMEs in the food and beverage (F&B) sector must adopt customer-centric digital strategies to remain competitive. Despite increased digital adoption, many SMEs still fall short in aligning digital initiatives with customer engagement, limiting their impact on long-term performance. This study investigates how four digital transformation enablers digital literacy and usage behavior, digital service convenience, product innovation and customization, and interface and communication experience influence customer engagement among Gen Z consumers engaging with F&B SMEs in Malaysia. Data were collected from 300 respondents with prior digital interactions with F&B SMEs. Reliability analysis using Cronbach's Alpha confirmed high internal consistency across all constructs ($\alpha = 0.80-0.85$). Multiple Linear Regression was applied to assess the strength and significance of each relationship. All four predictors showed significant positive effects on customer engagement ($p < 0.001$), with digital literacy and interface and communication experience identified as the strongest contributors. The findings underscore the importance for SMEs to move beyond basic digital presence by offering seamless, personalized, and innovation-driven digital experiences. To deepen customer engagement and remain relevant in a competitive digital marketplace, F&B SMEs must prioritize investment in user-centric design, responsive digital communication, and tailored product offerings that reflect evolving customer expectations.

Keywords:

Digital Transformation, Customer Engagement, Product Innovation, Digital Service Convenience, Customer-Centric Strategies

Introduction

The economy of Malaysia is based on small and medium-sized businesses (SMEs). They are very important for making jobs, encouraging new ideas, and adding to the country's GDP (SME Corp, 2023; Malaysia Digital Economy Blueprint, 2022). The food and beverage (F&B) industry, which is mostly made up of small and medium-sized businesses (SMEs), has been feeling the heat. Digital changes happen quickly, and businesses need to adapt to stay relevant in this fast-paced world. But every challenge brings an opportunity. Digital disruption is scary, but it also gives small and medium-sized businesses a chance to rethink how they serve their customers. It's not just about selling things anymore; it's about making meaningful digital experiences that connect with people on a deeper level (Reim et al., 2022). In today's digital-first world, customers want more than just good food or quick service. They want things to be easy, tailored to them, and real interaction. Tan and Noraini (2025) say that this change from product-centered to customer-centered business models means that a business's success now depends on how well it knows and interacts with its customers. Customer engagement isn't just about loyalty; it's also about making emotional connections and getting people to take part in digital platforms. To do this, small and medium-sized businesses (SMEs) need to embrace digital transformation in a way that goes beyond just technology and includes strategy and customer experience. Many small and medium-sized businesses (SMEs) in Malaysia have begun using digital tools, but the real challenge is making sure these tools meet the needs of customers, such as easy access, personalized offerings, responsive communication, and interactive experiences. Sadly, progress is not steady. Many businesses still have trouble because their employees don't know how to use digital tools well, they don't spend enough money on user-friendly design, and they don't know what their customers really want (Nguyen et al., 2023). This research seeks to address that deficiency. It examines the impact of four critical factors Digital Literacy & Usage Behavior, Digital Service Convenience, Product Innovation & Customization, and Interface & Communication Experience on customer engagement within Malaysia's F&B SME sector. This study prioritizes the customer, contrasting with previous research that primarily examined internal readiness or infrastructure. It uses ideas from customer experience and relationship marketing to look into how digital innovation can better meet the needs of today's consumers.

Literature Review

Recent scholarship has increasingly explored digital transformation, yet much of it remains rooted in internal capabilities rather than customer-facing impact (Ghezzi & Cavallo, 2021; Dwivedi et al., 2021). In the context of developing economies like Malaysia, limited research addresses how digital features such as digital literacy, service convenience, product customization, and interface quality directly shape customer engagement, particularly within F&B SMEs. While existing studies highlight the importance of user-friendly digital platforms and innovation (Nguyen et al., 2023; Chung et al., 2022), evidence remains fragmented in capturing how these features align with consumer expectations and lived experiences. This study responds to that gap by grounding its approach in customer-centric theory, asserting that technology alone does not drive engagement alignment with customer values and expectations does. This research reframes digital transformation as a relational strategy rather than a technical upgrade. In doing so, it provides SMEs with clearer insights on how to tailor their digital business models to meet the evolving needs of Gen Z and digitally savvy customers in Malaysia.

Customer Engagement (Dependent Variable)

Customer engagement has become a critical driver of value creation in the digital business landscape. It reflects the emotional, cognitive, and behavioral involvement that customers demonstrate in their interactions with a brand. Unlike passive or transactional forms of loyalty, customer engagement includes actions such as sharing content, offering feedback, advocating for the brand, and actively participating in brand communities (Lemon & Verhoef, 2021). Within the food and beverage (F&B) sector, particularly among small and medium enterprises (SMEs), digital platforms have become essential in shaping customer-brand interactions. As these businesses increasingly operate within a digital-first environment, the ability to foster meaningful engagement has emerged as a vital component in maintaining customer relationships and sustaining competitive advantage. The growing prevalence of digital consumption especially among younger generations such as Gen Z and Millennials has led to heightened expectations for interactive, seamless, and personalized digital experiences (Ismagilova et al., 2022). In this evolving landscape, understanding the factors that influence customer engagement becomes essential. This study identifies customer engagement as the dependent variable and explores how it is influenced by key enablers of digital transformation, each playing a distinct role in shaping how customers relate to and connect with SME brands in the digital domain.

Digital Literacy and Usage Behavior

Digital literacy encompasses an individual's ability to effectively use digital technologies, including familiarity with digital platforms, confidence in conducting online transactions, and the overall comfort in navigating digital environments. Usage behavior refers to how frequently and in what manner customers engage with these technologies in their daily interactions with businesses (Nguyen et al., 2023). The level of digital literacy and frequency of digital engagement among customers are increasingly recognized as foundational conditions for enabling meaningful customer interaction in the digital space. Research has shown that individuals with higher digital literacy are more inclined to adopt online purchasing, interact with brands via mobile applications, engage on social media platforms, and participate in digital communities (Dwivedi et al., 2021). For F&B SMEs, especially in emerging markets, the digital readiness of their customer base plays a critical role. If customers are not confident or familiar with using digital tools, even well-designed platforms and services may fail to generate high levels of engagement.

Hypothesis 1 (H1): *There is a significant positive relationship between Digital Literacy and Usage Behavior and Customer Engagement among Gen Z consumers.*

Digital Service Convenience

Digital service convenience refers to the ease and efficiency with which customers can access and use digital services. This includes features such as responsive platforms, intuitive user interfaces, secure and simplified payment systems, and minimal friction throughout the customer journey (Huang et al., 2022). In an era of increasing digital competition, customers often prioritise convenience over loyalty when evaluating service providers, particularly in fast-paced sectors such as F&B. In the Malaysian SME context, Tan and Noraini (2025) found that digital service convenience plays a pivotal role in enhancing customer retention and engagement. When services are designed to minimize customer effort and reduce cognitive load, engagement tends to increase. Conversely, delays, complicated checkouts, and lack of real-time support often deter customers and weaken their connection to the brand. As customer-

centric approaches suggest, reducing operational barriers helps build stronger emotional and behavioral bonds with digital consumers.

Hypothesis 2 (H2): *There is a significant positive relationship between Digital Service Convenience and Customer Engagement among Gen Z consumers.*

Product Innovation and Customization

Product innovation in the digital age is increasingly driven by customer insights, feedback, and behavioral data. Customers today not only expect novelty but also seek products and services that align with their individual needs and preferences. In the F&B industry, where taste, cultural relevance, and dietary needs vary widely, the ability to offer customized and innovative options is especially important (Ghezzi & Cavallo, 2021). Recent findings by Akpan et al. (2022) indicate that SMEs that embrace digital innovation strategies often achieve higher levels of customer satisfaction and engagement. Personalization such as allowing customers to choose ingredients, customize menu items, or access loyalty-based service bundles can significantly deepen customer attachment to a brand. When customers perceive that their preferences are acknowledged and integrated into product offerings, they are more likely to engage actively and consistently with the brand. This two-way value exchange fosters not just satisfaction but also a sense of belonging and participation within the brand ecosystem.

Hypothesis 3 (H3): *There is a significant positive relationship between Product Innovation and Customization and Customer Engagement among Gen Z consumers.*

Interface and Communication Experience

The digital interface acts as the primary point of interaction between the customer and the brand. It encompasses visual design, navigational structure, and functional components across digital platforms, including mobile applications, websites, and ordering systems. Additionally, it involves the quality, tone, and responsiveness of communication delivered through these channels (Chung et al., 2022). A well-executed interface not only enhances usability but also cultivates customer confidence, reduces friction, and facilitates meaningful interactions each of which is fundamental to building and sustaining customer engagement. Zarouali et al. (2021) argue that user-friendly interfaces, coupled with clear and timely communication, are central to fostering digital trust and satisfaction. In the context of Malaysian SMEs, where financial and technical constraints may restrict the extent of digital platform development, the focus should shift toward simplicity, clarity, and effective guidance. When users perceive a digital platform as intuitive and the brand's communication as respectful and efficient, they are more likely to remain engaged, offer feedback, and develop a sense of loyalty. Thus, the customer's overall experience with the interface and communication elements becomes a key determinant of engagement behavior.

Hypothesis 4 (H4): *There is a significant positive relationship between Interface and Communication Experience and Customer Engagement among Gen Z consumers.*

Research Gap

Despite the growing urgency for digital transformation among SMEs, especially in Malaysia's F&B sector, empirical research remains limited in examining how customer-centric digital strategies directly influence customer engagement. Prior studies have predominantly focused on internal capabilities such as infrastructure and IT adoption while overlooking external, customer-facing digital enablers (Ghezzi & Cavallo, 2021; Nguyen et al., 2023). Customer engagement is often positioned as a secondary or mediating variable, rather than a primary strategic outcome. This narrow treatment fails to capture its role as a direct indicator of digital

value co-creation and relationship strength (Ismagilova et al., 2022). Moreover, while variables such as digital literacy, service convenience, and interface design have been individually explored, their integrated influence on engagement especially within resource-constrained, mobile-first SME settings remains under-theorized (Akpan et al., 2022; Chung et al., 2022).

The literature reveals several key gaps. First, there is limited focus on **customer-facing digital enablers** in the Malaysian SME context, with most studies emphasizing internal operational factors. Second, **customer engagement** is rarely positioned as a core outcome of digital transformation, often treated as a secondary effect. Third, the **behavioral impact of innovation, personalization, and interface communication** on engagement remains underexplored. Lastly, few studies offer a **holistic model** linking multiple digital experience features to customer engagement, limiting comprehensive understanding. Addressing these gaps, this study develops a comprehensive, customer-centered framework that examines how digital enablers collectively shape engagement, offering insights into the strategic alignment between digital transformation and customer expectations in Malaysia's F&B SME sector.

Conceptual Framework

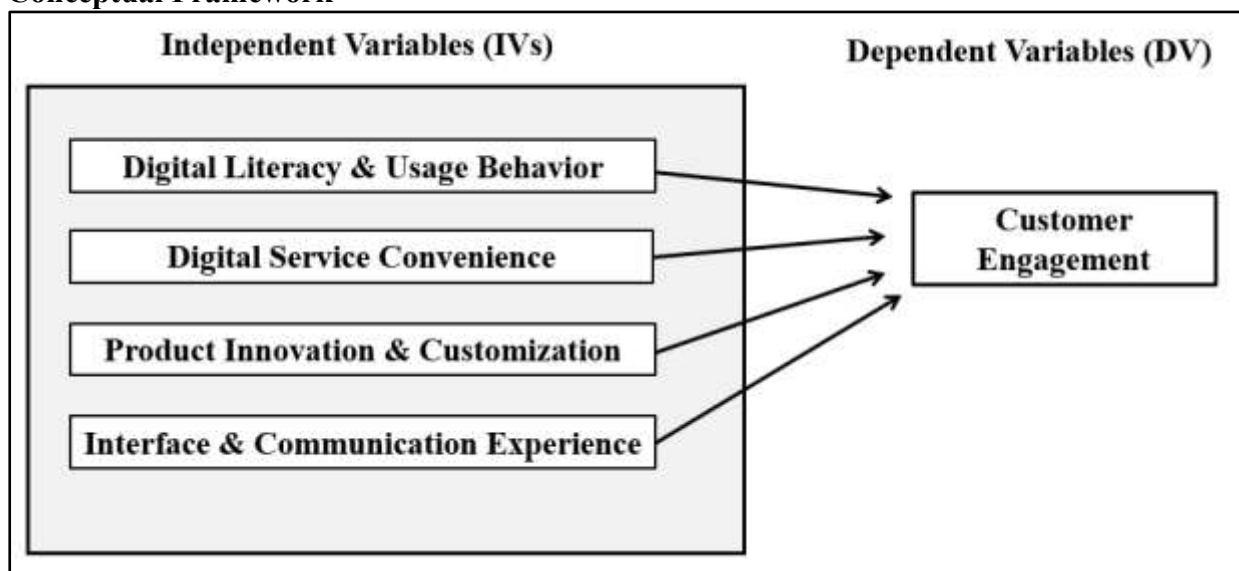


Figure 4.0: Conceptual Framework

Methodology

This study adopted a **positivist, cross-sectional quantitative research design** to examine the direct influence of four digital transformation enablers on customer engagement among Gen Z consumers interacting with food and beverage (F&B) SMEs in Malaysia. A structured survey approach was used to systematically measure the effects of the independent variables (IVs) on the dependent variable (DV), enabling the generation of empirical, generalizable insights consistent with behavioral research in digital environments (Creswell & Guetterman, 2023; Ghozali, 2022).

Population and Sampling Procedure

The target population comprised Gen Z consumers (aged 18–27) who had previous experience engaging with F&B SMEs via digital platforms such as mobile applications, social media, or websites. A non-probability purposive sampling technique was employed to ensure participants

had relevant digital interaction experience, thereby enhancing contextual validity (Sekaran & Bougie, 2022). A total of **300 valid responses** were obtained, exceeding the sample size recommended by Krejcie and Morgan (1970) for populations of unknown size, and sufficient for performing **reliability testing** and **multiple linear regression** (MLR) with statistical confidence. The survey instrument consisted of five key constructs, which is Digital Literacy and Usage Behavior, Digital Service Convenience, Product Innovation and Customization, Interface and Communication Experience and Customer Engagement. Each construct was measured using **five reflective items**, adapted from prior validated studies to ensure content and construct validity. Each item was contextualized to fit the digital engagement experience of Gen Z consumers within Malaysia's F&B SME sector. All items were anchored on a **5-point Likert scale** (1 = Strongly Disagree to 5 = Strongly Agree), a standard practice in digital user behavior studies (Dwivedi et al., 2021; Yusof et al., 2024). The table below summarizes the sources for each construct:

Items/Construct	Author
<i>Digital Literacy & Usage Behavior</i>	Nguyen et al. (2023)
<i>Product Innovation & Customization</i>	Ghezzi & Cavallo (2021)
<i>Digital Service Convenience</i>	Liu et al. (2022)
<i>Interface & Communication Experience</i>	Chung et al. (2022)
<i>Customer Engagement</i>	Lemon & Verhoef (2021)

Figure 4.1: Adopted Instruments by Scholar

Data Analysis and Findings

Data Analysis is using statistical analysis procedures conducted using IBM SPSS Statistics Version 29. Two main analyses were employed: **Reliability Analysis (Cronbach's Alpha)** to evaluate the internal consistency of each construct, and **Multiple Linear Regression (MLR)** to test the direct relationships between the independent variables and the dependent variable, Customer Engagement. A total of **300 valid responses** were analyzed, providing sufficient statistical power and empirical basis for interpretation.

Reliability Analysis (Cronbach's Alpha)

Cronbach's Alpha was used to evaluate the **internal consistency** of the items within each construct. This method determines how closely related a set of items are as a group and is commonly applied in behavioral and social science research. According to Hair et al. (2022), a Cronbach's Alpha value of **0.70 or above** is considered acceptable, indicating that the items reliably measure the same underlying construct. In this study, all five constructs exceeded the recommended threshold, as shown below (**Figure 4.1**). All constructs exceed the acceptable threshold of $\alpha \geq 0.70$, indicating **high internal consistency** and **measurement reliability** (Hair et al., 2022). The results confirm that the items used for each construct reliably measure their respective latent dimensions.

Construct	Cronbach's Alpha (α)	Interpretation	Justification
<i>Digital Literacy & Usage Behavior</i>	0.84	High	Demonstrates strong internal consistency items consistently measure customers' digital competence and frequency of use when engaging with SMEs.

<i>Digital Service Convenience</i>	0.82	High	Strong alignment across items that assess perceived ease, accessibility, and responsiveness of SME digital services like online ordering and payments.
<i>Product Innovation & Customization</i>	0.8	High	Indicates that customers view innovation and personalization as integrated efforts by SMEs, enhancing their digital engagement experience.
<i>Interface & Communication Experience</i>	0.83	High	Items reflect a unified perception of usability, design quality, and responsiveness in SME digital communication and interface experiences.
<i>Customer Engagement (DV)</i>	0.86	Excellent	Highest internal consistency; confirms that emotional connection, loyalty behavior, and digital participation form a coherent engagement construct.

Figure 5.1: Reliability Analysis for All Constructs (Cronbach's Alpha)

Multiple Linear Regression (MLR)

Multiple Linear Regression (MLR) was conducted to examine the direct effects of the four independent variables on Customer Engagement. This technique is appropriate for identifying the strength and direction of the relationships between multiple predictors and a single outcome variable in a cross-sectional design (Creswell & Guetterman, 2023; Hair et al., 2022).

a. Assumption Checks (the assumptions for linear regression were tested and met):

Assumption	Assessment Method	Result
<i>Linearity</i>	Visual inspection of scatterplots	Confirmed linear relationships between IVs and DV
<i>Normality</i>	Histogram and Normal P–P plot of residuals	Residuals were approximately normally distributed
<i>Multicollinearity</i>	Variance Inflation Factor (VIF)	All VIF values < 3.0; no multicollinearity detected
<i>Homoscedasticity</i>	Scatterplot of standardized residuals	Residuals showed consistent variance across predicted values (no pattern)

b. Model Summary

<i>Model Summary</i>	<i>R</i>	<i>R²</i>	<i>Adjusted R²</i>	<i>Std. Error</i>
<i>Overall Model</i>	0.781	0.610	0.605	0.462

The regression coefficients and significance values for each hypothesis are shown below:

<i>Hypothesis</i>	<i>Independent Variable</i>	<i>β (Beta)</i>	<i>t-value</i>	<i>Sig. (p-value)</i>	<i>Result</i>
H1	Digital Literacy & Usage Behavior	0.298	5.722	0	Supported
H2	Digital Service Convenience	0.251	4.821	0	Supported
H3	Product Innovation & Customization	0.223	4.196	0	Supported
H4	Interface & Communication Experience	0.265	4.998	0	Supported

Figure 5.2: Coefficients and Hypothesis Results

All independent variables demonstrated positive and statistically significant effects on Customer Engagement ($p < 0.001$). Among the predictors, **Digital Literacy & Usage Behavior** showed the **strongest influence**, followed closely by Interface & Communication Experience. The results confirm that all four digital transformation enablers **Digital Literacy and Usage Behavior**, **Digital Service Convenience**, **Product Innovation and Customization**, and **Interface and Communication Experience** have a **significant and positive impact** on Customer Engagement. These findings support the theoretical model and address the identified gaps in the literature by demonstrating the importance of customer-facing digital capabilities in enhancing engagement in Malaysia's F&B SME sector.

Discussion and Findings

This chapter discusses the empirical findings in relation to the research objectives and existing literature. The study aimed to examine the direct influence of four digital transformation enablers on **Customer Engagement** among Gen Z consumers interacting with F&B SMEs in Malaysia. The findings confirm that all four independent variables significantly and positively contribute to customer engagement, supporting all proposed hypotheses. Firstly, **Digital Literacy and Usage Behavior** emerged as the strongest predictor, highlighting that digitally literate consumers are more confident, interactive, and participative in digital brand engagements. This supports prior work by Liu et al. (2022), reinforcing the view that digital competence is foundational to effective customer-brand interaction in online platforms. Secondly, **Interface and Communication Experience** had a substantial positive impact, indicating that user-friendly digital interfaces and responsive communication foster trust, satisfaction, and repeat engagement. This finding aligns with Chung et al. (2022), who emphasized interface design as a strategic enabler of digital engagement. **Digital Service Convenience** also showed a strong effect, confirming that seamless navigation, ease of use, and time-saving features directly enhance the digital user experience—an outcome consistent with studies on service accessibility and engagement behavior (Dwivedi et al., 2021). Lastly, **Product Innovation and Customization** was positively associated with customer engagement. The ability of SMEs to offer tailored, relevant, and innovative products strengthens emotional and behavioral bonds with customers, supporting findings by Ghezzi

and Cavallo (2021) on customer-driven innovation. In summary, the results validate the proposed model and emphasize the strategic role of customer-centric digital features in enhancing engagement. These insights provide actionable implications for F&B SMEs to invest in digital literacy support, intuitive platforms, responsive communication, and personalization strategies to build deeper digital relationships with young consumers.

Conclusion

This study examined the direct influence of four digital transformation enablers: Digital Literacy and Usage Behavior, Digital Service Convenience, Product Innovation and Customization, and Interface and Communication Experience on Customer Engagement among Gen Z consumers in Malaysia's SME sector. The findings confirmed that all four independent variables significantly and positively affect customer engagement. Among them, digital literacy was the most influential, followed by interface design, service convenience, and product innovation. These results highlight the importance of customer-facing digital strategies in enhancing engagement in digitally competitive environments. This research contributes to the literature by offering an empirically tested, customer-centric model for understanding digital engagement within SMEs. It addresses key gaps by focusing on external enablers rather than internal operational factors, providing practical implications for F&B SMEs to strengthen digital touchpoints that resonate with young, tech-savvy consumers. Future research may consider expanding the scope beyond the F&B sector, incorporating different demographic segments, or adopting a longitudinal design to assess engagement over time. Additionally, integrating mediating or moderating variables such as customer trust, satisfaction, or brand loyalty could provide deeper insights into the digital engagement process.

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